Case 07-04154 Doc 1 (Official Form 1) (10/06)	Filed 03/08/07 Document			4 Desc Main	
	tes Bankruptcy Co n District of Illinoi	ourt		Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middl Bryant, Homer D.	le):	Name of Joint Debt Bryant, Letha I	tor (Spouse) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	S		sed by the Joint Debtor i naiden, and trade names)		
Last four digits of Soc. Sec. No./Complete EIN or other than one, state all): 4677	er Tax I.D. No. (if more	Last four digits of S than one, state all):		EIN or other Tax I.D. No. (if more	
Street Address of Debtor (No. & Street, City, State & 2535 Spartina Naperville, IL	Zip Code):	Street Address of Jo 2535 Spartina Naperville, IL	oint Debtor (No. & Stree	et, City, State & Zip Code):	
	ZIPCODE 60564	Naper ville, iL		ZIPCODE 60564	
County of Residence or of the Principal Place of Busin DuPage	ness:	County of Residence or of the Principal Place of Business: DuPage			
Mailing Address of Debtor (if different from street add	dress)	Mailing Address of	Joint Debtor (if differen	nt from street address):	
	ZIPCODE			ZIPCODE	
Location of Principal Assets of Business Debtor (if dif	fferent from street address abo	ove):			
			_	ZIPCODE	
Type of Debtor (Form of Organization) (Check one box.)	Nature of Bu (Check one		the Petitio	ankruptcy Code Under Which on is Filed (Check one box.)	
☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Business Single Asset Real Estate U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other	e as defined in 11		☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) ly consumer ☐ Debts are primarily	
	Tax-Exempt (Check box, if ap ☐ Debtor is a tax-exempt of Title 26 of the United St Internal Revenue Code).	pplicable.) organization under tates Code (the	debts, defined in 1 § 101(8) as "incurr individual primaril personal, family, o hold purpose."	1 U.S.C. business debts. red by an ly for a	
Filing Fee (Check one box) Chapter 11 Debtors:					
 ✓ Full Filing Fee attached ✓ Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check one box: □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: □ Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million. 					

Location of Principal Assets of Business Debtor (if different from street address above):							
			,	ZIPCODE			
Type of Debtor (Form of Organization)	Nature of Bu (Check one		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)				
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			☐ Chapter 9 Re ☐ Chapter 11 M ☐ Chapter 12 ☐ Chapter 13 Re ☐ No	hapter 15 Petition for ecognition of a Foreign ain Proceeding hapter 15 Petition for ecognition of a Foreign onmain Proceeding			
check this box and state type of chitty below.)	Other		Nature of (Check of	one box)			
	Tax-Exempt (Check box, if ap ☐ Debtor is a tax-exempt of Title 26 of the United St Internal Revenue Code).	oplicable.) organization under tates Code (the	Debts are primarily consundebts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."	business debts.			
Filing Fee (Check one box)			Chapter 11 Debtors:				
Full Filing Fee attached Filing Fee to be paid in installments (Applicable to in attach signed application for the court's consideration is unable to pay fee except in installments. Rule 100 3A.	n certifying that the debtor	Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.					
Filing Fee waiver requested (Applicable to chapter 7 attach signed application for the court's consideration							
Statistical/Administrative Information ✓ Debtor estimates that funds will be available for dissipation. Debtor estimates that, after any exempt property is a no funds available for distribution to unsecured cred	excluded and administrative			FOR COURT USE ONLY			
Estimated Number of Creditors				,			
	5,001- 10,001- 25,00 10,000 25,000 50,00	0 100,000 10	Over 0,000				
	00,000 to						
17	00,000 to \$1 million \$100 mil						
OLUNTARY PETITION							

of the petition.

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FORM B1, Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Bryant, Homer D. & Bryant, Letha M

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Homer D. Bryant

Signature of Debtor

Homer D. Bryant

X /s/ Letha M Bryant Signature of Joint Debtor

Letha M Bryant

Telephone Number (If not represented by attorney)

March 8, 2007

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

X

Printed Name of Foreign Representative

Date

Signature of Attorney

X /s/ Jay Reese

Signature of Attorney for Debtor(s)

Jay Reese 2301873

Printed Name of Attorney for Debtor(s)

Jay M. Reese

Firm Name

286 W. Fullerton Avenue

Address

Addison, IL 60101

Telephone Number

March 8, 2007

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Χ

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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IN RE Bryant, Homer D. & Bryant, Letha M

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Case No. _

VOLUNTARY PETITION Continuation Sheet - Page 1 of 1

Debtor(s)

Prior Bankruptcy Case Filed Within Last 8 Years:

Location Where Filed: Chicago Case Number: 03-03467 Date Filed: 11/12/2003

Location Where Filed: Chicago Case Number: 89-11099 Date Filed: 07/05/1989

Location Where Filed: Chicago Case Number: 02-01344 Date Filed: 01/14/2002

Location Where Filed: Chicago Case Number: 96-30015 Date Filed: 11/08/1996

Location Where Filed: Chicago Case Number: 02-01344 Date Filed: 12/02/02

Location Where Filed: Chicago Case Number: 86-11858

Date Filed: 08/01/86

Location Where Filed: Chicago

Case Number: 06-12821 Date Filed: 10/09/06

Case 07-04154 Official Form 1, Exhibit D (10/06)

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United States Bankruptcy Court
Northern District of Illinois

IN RE:	Case No
Bryant, Letha M	Chapter 13
Debtor(s)	•
EXHIBIT D - INDIVIDUAL DEBTOR'S WITH CREDIT COUNSEL	
Warning: You must be able to check truthfully one of the five state do so, you are not eligible to file a bankruptcy case, and the court c whatever filing fee you paid, and your creditors will be able to resu and you file another bankruptcy case later, you may be required to stop creditors collection activities.	ments regarding credit counseling listed below. If you cannot an dismiss any case you do file. If that happens, you will lose time collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed one of the five statements below and attach any documents as directed.	
1. Within the 180 days before the filing of my bankruptcy case , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the age certificate and a copy of any debt repayment plan developed through the control of the con	opportunities for available credit counseling and assisted me in gency describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provided the agency no later than 15 days after your bankruptcy case is filed.	opportunities for available credit counseling and assisted me in the agency describing the services provided to me. <i>You must file</i>
☐ 3. I certify that I requested credit counseling services from an approduct approach that I made my request, and the following exigent circumstances I can file my bankruptcy case now. [Must be accompanied circumstances here.]	rcumstances merit a temporary waiver of the credit counseling
If the court is satisfied with the reasons stated in your motion, it w obtain the credit counseling briefing within the first 30 days after you the agency that provided the briefing, together with a copy of any extension of the 30-day deadline can be granted only for cause and is be filed within the 30-day period. Failure to fulfill these requirem satisfied with your reasons for filing your bankruptcy case without dismissed.	I file your bankruptcy case and promptly file a certificate from debt management plan developed through the agency. Any limited to a maximum of 15 days. A motion for extension must nents may result in dismissal of your case. If the court is not
4. I am not required to receive a credit counseling briefing because a motion for determination by the court.]	of: [Check the applicable statement.] [Must be accompanied by
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by re of realizing and making rational decisions with respect to finance.	cial responsibilities.);
 Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically im participate in a credit counseling briefing in person, by telephon Active military duty in a military combat zone. 	
5. The United States trustee or bankruptcy administrator has determine	ned that the credit counseling requirement of 11 U.S.C. § 109(h)

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Letha M Bryant

Date: March 8, 2007

does not apply in this district.

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EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE

Case 07-04154 Official Form 1, Exhibit D (10/06)

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United States Bankruptcy Court
Northern District of Illinois

IN RE:	Case No
Bryant, Homer D.	Chapter 13
Debtor(s) EXHIBIT D - INDIVIDUAL DEBTOR'S STA WITH CREDIT COUNSELING I	
Warning: You must be able to check truthfully one of the five statements do so, you are not eligible to file a bankruptcy case, and the court can dis whatever filing fee you paid, and your creditors will be able to resume co and you file another bankruptcy case later, you may be required to pay a to stop creditors collection activities.	regarding credit counseling listed below. If you canno miss any case you do file. If that happens, you will lose ellection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed, each one of the five statements below and attach any documents as directed.	spouse must complete and file a separate Exhibit D. Checi
1. Within the 180 days before the filing of my bankruptcy case , I receive the United States trustee or bankruptcy administrator that outlined the opport performing a related budget analysis, and I have a certificate from the agency of certificate and a copy of any debt repayment plan developed through the agency.	tunities for available credit counseling and assisted me in lescribing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case , I receive the United States trustee or bankruptcy administrator that outlined the opport performing a related budget analysis, but I do not have a certificate from the agency of a certificate from the agency describing the services provided to you the agency no later than 15 days after your bankruptcy case is filed.	tunities for available credit counseling and assisted me in gency describing the services provided to me. <i>You must file</i>
3. I certify that I requested credit counseling services from an approved ag days from the time I made my request, and the following exigent circumst requirement so I can file my bankruptcy case now. [Must be accompanied by an circumstances here.]	ances merit a temporary waiver of the credit counseling
If the court is satisfied with the reasons stated in your motion, it will sen obtain the credit counseling briefing within the first 30 days after you file yo the agency that provided the briefing, together with a copy of any debt extension of the 30-day deadline can be granted only for cause and is limite be filed within the 30-day period. Failure to fulfill these requirements resatisfied with your reasons for filing your bankruptcy case without first redismissed.	our bankruptcy case and promptly file a certificate fron management plan developed through the agency. Any d to a maximum of 15 days. A motion for extension mus nay result in dismissal of your case. If the court is no
4. I am not required to receive a credit counseling briefing because of: [Coamotion for determination by the court.]	heck the applicable statement.] [Must be accompanied by
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason o of realizing and making rational decisions with respect to financial respect to fin	ponsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired participate in a credit counseling briefing in person, by telephone, or the property of t	
Active military duty in a military combat zone.	
5. The United States trustee or bankruptcy administrator has determined the does not apply in this district.	at the credit counseling requirement of 11 U.S.C. § 109(h
I certify under penalty of perjury that the information provided above is true a	and correct.

Signature of Debtor: /s/ Homer D. Bryant

Date: March 8, 2007

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Case 07-04154 Official Form 6 - Summary (10/06)

Bryant, Homer D. & Bryant, Letha M

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Chapter 13

Document Page 7 of 36 United States Bankrupcty Court **Northern District of Illinois**

IN RE: Case No. _

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	2	\$ 25,430.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 35,349.63	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 2,509.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 89,215.64	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 4,120.56
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,796.00
	TOTAL	17	\$ 25,430.00	\$ 127,074.27	

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Case 07-04154 Doc 1 Official Form 6 - Statistical Summary (10/06)

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Northern District of Illinois

IN RE:	Case No
Bryant, Homer D. & Bryant, Letha M	Chapter 13
Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 2,509.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 2,509.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 4,120.56
Average Expenses (from Schedule J, Line 18)	\$ 3,796.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 3,255.39

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 11,349.63
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 2,509.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 89,215.64
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 100,565.27

Case 07-04154 Doc 1

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IN	N RE:	Case No
Br	ryant, Homer D. & Bryant, Letha M	Chapter 13
	Debtor(s)	
	DISCLOSURE OF COMPENSATION OF ATT	TORNEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services re of or in connection with the bankruptcy case is as follows:	
	For legal services, I have agreed to accept	\$\$,500.00
	Prior to the filing of this statement I have received	\$\$
	Balance Due	\$\$,
2.	The source of the compensation paid to me was: Debtor Dother (specify):	
3.	The source of compensation to be paid to me is: Debtor Dother (specify):	
4.	I have not agreed to share the above-disclosed compensation with any other person unless the	ey are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are n together with a list of the names of the people sharing in the compensation, is attached.	not members or associates of my law firm. A copy of the agreement,
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bar	nkruptcy case, including:
6.	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any at d. Representation of the debtor in adversary proceedings and other contested bankruptey matter e. [Other provisions as needed] By agreement with the debtor(s), the above disclosed fee does not include the following services:	required; djourned hearings thereof;
_	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to a proceeding.	me for representation of the debtor(s) in this bankruptcy
_	March 8, 2007 /s/ Jay Reese	
	Date	Signature of Attorney

Jay M. Reese

Name of Law Firm

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NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
X	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Bryant, Homer D. & Bryant, Letha M	X /s/ Homer D. Bryant	3/08/2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Letha M Bryant	3/08/2007
	Signature of Joint Debtor (if any)	Date

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		Document	Page 12 of 36

IN RE Bryant, Homer D. & Bryant, Letha M

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Case No.

Desc Main

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

	TOTA	ΔT.	0.00	
None			EAEWIF HON	
DESCRIPTION AND LOCATION OF PROPERTY	INTEREST IN PROPERTY	J C	DEDUCTING ANY SECURED CLAIM OR EXEMPTION	CLAIM
	NATURE OF DEBTOR'S	H W	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT	AMOUNT OF SECURED

(Report also on Summary of Schedules)

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Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on hand	J	80.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, include audio, video, and computer equipment.		2001 Hyundai Sonata Miscelaneous household goods and furnishings	J	2,000.00 900.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Clothes and Shoes	J	450.00
	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			

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Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	Х			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Buick Rendezvous	J	22,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	X			
31.	Animals.	Х			
32.	Crops - growing or harvested. Give particulars.	Х			
33.	Farming equipment and implements.	X			
	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
			ТОТ	AL	25,430.00

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Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which	ch debtor is entitled under:
(Check one box)	

Check if debtor claims a homestead exemption that exceeds \$125,000.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash on hand	735 ILCS 5 §12-1001(b)	80.00	80.00
Miscelaneous household goods and furnishings	735 ILCS 5 §12-1001(b)	900.00	900.00
Clothes and Shoes	735 ILCS 5 §12-1001(a)	450.00	450.00
SCHEDULE C - PROPERTY CLAIMED AS EXEMPT	1		

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Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.		J	Purchase money loan secured by 2001 Hyundai Sonata automobile in 2001.			X	13,349.63	11,349.63
Americredit Financial Attn; Bankruptcy Department 4001 Embarcadero Drive Arlington, TX 76014			Balance from previous chapter 13 had been \$1,125.66 the \$1,600 amount shown hereinabove for the claim is a projected estimate that allows for repossession costs that the DEbtors are seeking to include in their Plan as they are seeking the return of this automobile to them.					
3 ,			VALUE \$ 2,000.00					
ACCOUNT NO.			Assignee or other notification for:					
Americredit Financial Attn: Bankruptcy Dept PO Box 183853 Arlington, TX 76096			Americredit Financial					
,			VALUE \$					
ACCOUNT NO.		J	September, 2006 purchase money loan				22,000.00	
Drive Financial C/O Mercantile Adjustment Bureau, LLC P.O. Box 9315A Rochester, NY 14604			secured by 2006 Buick Rendezvous automobile VALUE \$ 22,000.00					
ACCOUNT NO.			VALUE # 22,000.00	H				
ACCOUNT NO.			VALUE \$					
0					otot		a 25 240 62	6 11 240 C2
ontinuation sheets attached			(Total of th	-	oage Tota		\$ 35,349.63	\$ 11,349.63
		J)	Use only on last page of the completed Schedule D. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Related	als ati	so o	n al	\$ 35,349.63	\$ 11,349.63

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Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **☐** Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). * Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment. 1 continuation sheets attached

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Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED		AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 333-46-677		J	2001 & 2002 Income taxes							
Illinois Department Of Revenue 101 W Jefferson Street Springfield, IL 62702										
		<u> </u>					-	418.00	418.00	
ACCOUNT NO. 333-46-4677	_	J	2001 Income taxes							
IRS Department Of The Treasury Kansas City, MO 64999-0029										
		<u> </u>				_		2,000.00	2,000.00	
ACCOUNT NO. 333-46-4677	_	J	2002 income taxes							
IRS Department Of The Treasury Kansas City, MO 64999-0029								91.00	91.00	
ACCOUNT NO.				\vdash			-	01.00	01.00	
ACCOUNT NO.										
ACCOUNT NO.										
ACCOUNT NO.										
Sheet no. 1 of 1 continuation sheets	atta	Lached	to	L Sub	tota	al				
Schedule of Creditors Holding Unsecured Priority			(Totals of th	is p	age	e)	\$	2,509.00	\$ 2,509.00	\$
(Use only on last page of the comp	lete	ed Sch	edule E. Report also on the Summary of Sch	edu		.)	\$	2,509.00		
(Use report also on the	e or	ıly on atistic	last page of the completed Schedule E. If appall al Summary of Certain Liabilities and Relate	olica	Fota able ata	e,			\$ 2,509.00	\$

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and

Related Data. Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT DISPUTED AMOUNT CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS (See Instructions Above.) SUBJECT TO SETOFF, SO STATE CLAIM J ACCOUNT NO. **Adventist Hinsdale Hospital** P.O. Box 9247 Oak Brook, IL 60522 500.00 04/2004 ACCOUNT NO. **E030015390 Advocate Health Care** Attn: Manager-HR

4,144.50 ACCOUNT NO. 39134614 04/2006 Allied Interstate Inc. P.O. Box 369008 Columbus, OH 43236-9008 2,251.09 09/2006 ACCOUNT NO. **43040270** AlliedInterstate 3200 Northline Ave, Suite 160 Greensboro, NC 27408 1,051.41

5 continuation sheets attached

205 Touhy Ave, Suite 120 Park Ridge, IL 60068

> Subtotal (Total of this page)

7,947.00

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 410645097		J	01/2007				
Ameri Credit P.O. Box 183123 Arlington, TX 76096-3123							13,349.63
ACCOUNT NO. 20-1817037		J	09/2006	H		П	
CCA P.O. Box 5055 Norwell, MA 02061-5055							437.33
ACCOUNT NO. 20-1827577		J	09/2006	\vdash		\forall	
CCA P.O. Box 5055 Norwell, MA 02061-5055			30 /2000				211.94
ACCOUNT NO. 8798 20 120 0446790		J	04/2005	\vdash		Н	
Comcast C/O Credit Protections Assoc 1355 Noel Rd Suite 2100 Dallas, TX 75240							77.33
ACCOUNT NO. 78562198026		J	02/2002 579 Cades, Bolingbrook, Illinois	\vdash		H	
ComEd Bill Payment Center Chicago, IL 60668-0001							1,100.00
ACCOUNT NO. 179428-66774409		J	11/2004	\vdash		Н	1,100.00
DuPage Medical Group 1860 Paysphere Circle Chicago, IL 60674							242.00
ACCOUNT NO. 179428 - 66774409		J	11/13/04	\vdash			212.00
DuPage Medical Group 1860 Paysphere Circle Chicago, IL 60674		,	1.710,04				242.22
Sheet no. 1 of 5 continuation sheets attached to	<u> </u>	<u> </u>		L Sub	tot		212.00
Sheet no. <u>1</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	is p T als tatis	age Fota o o	e) al on al	\$ 15,600.23 \$

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Debtor(s)

		(1	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. E030263883		J	06/2004				
Edward Hospital Attn Patients Accts P.O. Box 4207 Carol Stream, IL 60197-4207							1,212.67
ACCOUNT NO. E037652773		J	08/2006				
Edward Hospital Attn Patients Accts P.O. Box 4207 Carol Stream, IL 60197-4207							308.81
ACCOUNT NO. EO30015390 1		J	services provided 04/10/04				
Edward Hospital Attn Patients Accts P.O. Box 4207 Carol Stream, IL 60197-4207							4,144.50
ACCOUNT NO. 501223		J	09/2006	П			
Greater Suburban Acceptance Corporation C/0 Attys. R. Cybak & ASsociates 100 W. Monroe, Suite 800 Chicago, IL 60603							11,058.19
ACCOUNT NO. H-5780766		J	01/2005				,
Hinsdale Hospital Attn Patient Accts P.O. Box 9247 Oak Brook, IL 60522							632.59
ACCOUNT NO. 9701512		J	06/2004				
Hinsdale Hospital Attn Patient Accts P.O. Box 9247 Oak Brook, IL 60522							674.56
ACCOUNT NO. 297799		J	10/2004	П		Ħ	
Lisle Woodridge Fire Protection P.O. Box 3375 Lisle, IL 60532-8375							
2.0 5				Ц		Ц	960.00
Sheet no2 of5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	•		;)	\$ 18,991.32
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	als tatis	o o	n al	\$

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Debtor(s)

		(1	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 38493511307		J	04/2006				
Loyola University Medical Center P.O. Box 95994 Chicago, IL 60694-5994							3,015.00
ACCOUNT NO. 38493511703		J	05/2006				
Loyola University Medical Center P.O. Box 95994 Chicago, IL 60694-5994							45000
ACCOUNT NO. 38493511505		J	04/2006			_	152.36
Loyola University Medical Center P.O. Box 95994 Chicago, IL 60694-5994							202.45
ACCOUNT NO. 226716		J	07/2006			\dashv	223.45
Malcolm Gerald & Associates Acct: Adventist Hospital 332 S. Michigan Ave #514 Chicago, IL 60604							958.63
ACCOUNT NO. 3HR04235		J	09/2006				930.03
MCI Residential Service P.O. Box 17890 Denver, CO 80217-0890							
LOGOVININA FOOM		J	09/2004				495.47
ACCOUNT NO. 59811 Merchants Credit Guide Co. 223 W. Jackson Blvd Chicago, IL 60606		, ,	03/2007				4 000 07
ACCOUNT NO. 08-05153018426		J	06/2005	\vdash		\dashv	1,099.27
Merchants Credit Guide Co. 223 W. Jackson Blvd Chicago, IL 60606							
Sheet no. 3 of 5 continuation sheets attached to				L Sub	tots		9,644.09
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	is p T als tatis	age Fota o o tica	e) ul n ul	\$ 15,588.27

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IN RE Bryant, Homer D. & Bryant, Letha M

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Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	A	AMOUNT OF CLAIM
ACCOUNT NO. 062441431		J	Edward Hospital	+				
Merchants Credit Guide Co. 223 W. Jackson Blvd Chicago, IL 60606			09/2006					E 225 00
ACCOUNT NO. 156030871000	<u> </u>	J	07/2006	+				5,335.00
Nationwide Recovery System 2304 Tarpley Drive #134 Carrolton, TX 75006			0772000					050.70
ACCOUNT NO. 17-50-31-4996 9		J	Account balance for utility service	+		-		958.70
Nicor P.O. Box 2020 Aurora, IL 60507-2020			,					1,115.11
ACCOUNT NO. 261366		J	02/2006	+				1,110.11
Northwest Collectors Inc. 3601 Algonquin Road, Suite 232 Rolling Meadows, IL 60008-3104			Lisle-Woodridge Fire Protection					
		_	07/0000	\bot				361.00
ACCOUNT NO. 207 Orbit Medical 716 E 4500 S Ste 260S Salt Lake City, UT 84107		J	07/2006					1,595.68
ACCOUNT NO. 3952792342		J	AT&T	+				1,393.00
OSI Collection Services, Inc. P.O. Box 962 Brookfield, WI 53008-0962			09/2006					
			Assissance on other motification for	+	-	-		399.73
ACCOUNT NO. AT & T C/O Cavalry Portfolio Services 7 Skyline Dr 3rd Flr Hawtyhorne, NY 10532			Assignee or other notification for: OSI Collection Services, Inc.					
Sheet no4 of5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	(Total of		pag	e)	\$	9,765.22
			(Use only on last page of the completed Schedule F. Rep the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rela	ort als Statis	stic	on cal	\$	

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IN RE Bryant, Homer D. & Bryant, Letha M

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Debtor(s)

		(1	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3811025		J	09/2004				
OSI Collection Services, Inc. P.O. Box 962 Brookfield, WI 53008-0962							180.71
ACCOUNT NO.		J	medical bill for treatment				
Patient Financial Services Department P. O. Box 9247 Oak Brook, IL 60522							674.56
ACCOUNT NO. 1479605A		Н	Loan originated August 2005			\dashv	074.30
Preferred Capital Lending Inc 368 W. Huron Street Suite 200N Chicago, IL 60610			Zodii Originatou August 2000				2,000.00
ACCOUNT NO. 1479605B		J	Loan at 54% interest originated September 6, 2006			1	_,,,,,,,,,
Preferred Capital Lending Inc 368 W. Huron Street Suite 200N Chicago, IL 60610	-						4,743.20
ACCOUNT NO. 1659704B		J	11/2006				4,7 40.20
Preferred Capital Lending, Inc. 340 West Butterfield Road 2AA Elmhurst, IL 60126							13,320.60
ACCOUNT NO.		J					13,320.00
T.C.F. Bank 500 Joliet Road Willowbrook, IL 60527							302.00
ACCOUNT NO. 1876-452137	\vdash	J	01/2006			\exists	302.00
T.C.F. Bank 500 Joliet Road Willowbrook, IL 60527	-						102.53
Sheet no. 5 of 5 continuation sheets attached to			<u> </u>	Subt	tota	ul	102.33
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	is pa T	age 'ota	e) il	\$ 21,323.60
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Related	atis	tica	ıl	\$ 89,215.64

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_ Case No.

Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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IN RE Bryant, Homer D. & Bryant, Letha M

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Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Debtor's Marital Status

Married

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DEPENDENTS OF DEBTOR AND SPOUSE

Case No.

IN RE Bryant, Homer D. & Bryant, Letha M

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Married	RELATIONSHIP(S): Son's Daughter			AGE(S): 3month
EMPLOYMENT:	DEBTOR		SPOUSE	
Name of Employer	Unemployed Because Of Disability 4 Years +			
INCOME: (Estimat	e of average or projected monthly income at time case filed)		DEBTOR	SPOUSE
 Current monthly g Estimated monthly 	gross wages, salary, and commissions (prorate if not paid monthly) y overtime	\$ \$		\$
3. SUBTOTAL		\$	0.00	\$
4. LESS PAYROLL a. Payroll taxes an b. Insurance c. Union dues d. Other (specify)		\$ \$ \$ \$		\$ \$ \$
5 SUPTOTAL OF	PAYROLL DEDUCTIONS	- -	0.00	\$
	ONTHLY TAKE HOME PAY	\$	0.00	
8. Income from real 9. Interest and divide 10. Alimony, mainte	nance or support payments payable to the debtor for the debtor's use or	\$ \$ \$	600.00	\$ \$ \$
that of dependents li 11. Social Security of (Specify) Social S	or other government assistance	* _	865.00	\$ \$
12. Pension or retire 13. Other monthly in	come	\$	109.56	
(Specify) working	ens Compensation	_ \$ _ \$ _ \$	2,546.00	\$ \$ \$
14. SUBTOTAL O	F LINES 7 THROUGH 13	\$	4,120.56	\$
	ONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$	4,120.56	
	VERAGE MONTHLY INCOME : (Combine column totals from line 1 ebtor repeat total reported on line 15)		\$also on Summary of Scl	4,120.56 nedules and, if applicable, on

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

IN RE Bryant, Homer D. & Bryant, Letha M

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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prora quarterly, semi-annually, or annually to show monthly rate.	te any paymen	nts made biweekly.
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet expenditures labeled "Spouse."	e a separa	te schedule of
 1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No _✓ b. Is property insurance included? Yes No _✓ 	\$	1,950.00
2. Utilities:		
a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	100.00
c. Telephone	\$	45.00
d. Other	\$	
2. II	\$	
3. Home maintenance (repairs and upkeep) 4. Food	\$	500.00
5. Clothing	\$	500.00
6. Laundry and dry cleaning	\$ —	45.00
7. Medical and dental expenses	\$ —	150.00
8. Transportation (not including car payments)	\$ — \$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ —	100.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	95.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	<u>\$</u>	
12 I. (1)	₂	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) a. Auto	¢	561.00
b. Other	ф —	361.00
b. Other	— §—	
14. Alimony, maintenance, and support paid to others	\$ 	
15. Payments for support of additional dependents not living at your home	\$ —	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$	
	\$	
	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	3,796.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing	of this docu	ument:
None		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	4,120.56
b. Average monthly expenses from Line 18 above	\$	3,796.00
c. Monthly net income (a. minus b.)	\$	324.56

Signature of Bankruptcy Petition Preparer

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Case No.

Date

IN RE Bryant, Homer D. & Bryant, Letha M

Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ___ **19** sheets (total shown on summary page plus 2), and that they are true and correct to the best of my knowledge, information, and belief. Date: March 8, 2007 Signature: /s/ Homer D. Bryant Homer D. Bryant Date: March 8, 2007 Signature: /s/ Letha M Bryant (Joint Debtor, if any) Letha M Bryant [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the

(corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus I), and that they are true and correct to the best of my knowledge, information, and belief.

Signature:

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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Northern District of Illinois

IN RE:	Case No.
Bryant, Homer D. & Bryant, Letha M	Chapter 13
Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

4,120.56 2006 Social Security @ \$865 monthly

Workmens Compensation Benefits @ \$1,175 every 2 weeks Contribution to household from son @ \$600 per month

32,028.00 2005 Income Workmens compensation @ \$1,175 per 2 weeks and retiement @ 109.56

0.00 2004 Income Workmens compensation @ \$1,175 per 2 weeks and retiement @ 109.56

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
4. Sui	its and administrative proceedings, executions, garnishments and attachments
None	a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
5. Re	possessions, foreclosures and returns
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
6. As	signments and receiverships
None	a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
7. Gif	fts
None	List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
8. Lo	sses
None	List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case . (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
9. Pa	yments related to debt counseling or bankruptcy
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.
Jay I 286 \	DATE OF PAYMENT, NAME OF AMOUNT OF MONEY OR DESCRIPTION PAYOR IF OTHER THAN DEBTOR AND VALUE OF PROPERTY N. Fullerton son, IL 60101 AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 774.00

50.00

10. Other transfers

Greenpath Debt Solutions

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None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

September, 2006

 $\overline{\mathsf{V}}$

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

7

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Volle

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

	Signature /s/ Homer D. Bryant	Date: March 8, 2007
Homer D. Bryan	of Debtor	
	Signature /s/ Letha M Bryant	Date: March 8, 2007
Letha M Bryan	of Joint Debtor	
	(if any)	

______ ocntinuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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IN RE:		Case No
Bryant, Homer D. & Bryant, Letha M		Chapter 13
	Debtor(s)	•
	VERIFICATION OF CRE	DITOR MATRIX
		Number of Creditors32
The above-named Debtor(s)	hereby verifies that the list of creditors	is true and correct to the best of my (our) knowledge.
Date: March 8, 2007	/s/ Homer D. Bryant Debtor	
	<i>/s/ Letha M Bryant</i> Joint Debtor	

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Bryant, Homer D. 2535 Spartina Naperville, IL 60564 Document Page 35 of 36 AT & T C/O Cavalry Portfolio Services 7 Skyline Dr 3rd Flr Hawtyhorne, NY 10532

IRS Department Of The Treasury Kansas City, MO 64999-0029

Bryant, Letha M 2535 Spartina Naperville, IL 60564 CCA P.O. Box 5055 Norwell, MA 02061-5055 Lisle Woodridge Fire Protection P.O. Box 3375 Lisle, IL 60532-8375

Jay M. Reese 286 W. Fullerton Avenue Addison, IL 60101 Comcast C/O Credit Protections Assoc 1355 Noel Rd Suite 2100 Dallas, TX 75240 Loyola University Medical Center P.O. Box 95994 Chicago, IL 60694-5994

Adventist Hinsdale Hospital P.O. Box 9247 Oak Brook, IL 60522 ComEd Bill Payment Center Chicago, IL 60668-0001 Malcolm Gerald & Associates Acct: Adventist Hospital 332 S. Michigan Ave #514 Chicago, IL 60604

Advocate Health Care Attn: Manager-HR 205 Touhy Ave, Suite 120 Park Ridge, IL 60068 Drive Financial C/O Mercantile Adjustment Bureau, LLC P.O. Box 9315A Rochester, NY 14604 MCI Residential Service P.O. Box 17890 Denver, CO 80217-0890

Allied Interstate Inc. P.O. Box 369008 Columbus, OH 43236-9008 DuPage Medical Group 1860 Paysphere Circle Chicago, IL 60674 Merchants Credit Guide Co. 223 W. Jackson Blvd Chicago, IL 60606

AlliedInterstate 3200 Northline Ave, Suite 160 Greensboro, NC 27408 Edward Hospital Attn Patients Accts P.O. Box 4207 Carol Stream, IL 60197-4207 Nationwide Recovery System 2304 Tarpley Drive #134 Carrolton, TX 75006

Ameri Credit P.O. Box 183123 Arlington, TX 76096-3123 Greater Suburban Acceptance Corporation
C/0 Attys. R. Cybak & ASsociates
P.O. E
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Auror
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P.O. Box 2020 Aurora, IL 60507-2020

Americredit Financial Attn: Bankruptcy Dept PO Box 183853 Arlington, TX 76096 Hinsdale Hospital Attn Patient Accts P.O. Box 9247 Oak Brook, IL 60522 Northwest Collectors Inc. 3601 Algonquin Road, Suite 232 Rolling Meadows, IL 60008-3104

Americredit Financial Attn; Bankruptcy Department 4001 Embarcadero Drive Arlington, TX 76014 Illinois Department Of Revenue 101 W Jefferson Street Springfield, IL 62702

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OSI Collection Services, Inc. P.O. Box 962 Brookfield, WI 53008-0962

Patient Financial Services Department P. O. Box 9247 Oak Brook, IL 60522

Preferred Capital Lending Inc 368 W. Huron Street Suite 200N Chicago, IL 60610

Preferred Capital Lending, Inc. 340 West Butterfield Road 2AA Elmhurst, IL 60126

T.C.F. Bank 500 Joliet Road Willowbrook, IL 60527